

**January 30, 2009**

**PUBLIC NOTICE # 2009-5**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
09-761		ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RATE	CHIROPRACTORS	50
09-913	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS		
09-915	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS		
09-916	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS		
09-841	0012	AIG CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-924		ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS		
09-949		ALLSTATE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
09-929	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-RECREATIONAL VEHICLE	
09-930		AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	ARF08-VAR 7F,8A-RECREATIONAL VEHICLE	0
09-923		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS	FORMS	MOBILE-HOMEOWNERS	
09-925		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS	FORMS	MOBILE-HOMEOWNERS	
09-954		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	FARMOWNERS MULTI-PERIL	FORMS	FARMOWNERS	
09-955		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	FARMOWNERS MULTI-PERIL	FORMS	FARMOWNERS	
09-825	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
09-786	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
09-826	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
09-797		AMERICAN MERCHANTS CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EXCESS DIRECTORS & OFFICERS	0
09-936		AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DP-1/VAC	

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09-951		AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DP-3	0
09-957		AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	PERSONAL	MISCELLANEOUS	NEW PROGRAM	INVOLUNTARY UNEMPLOYMENT	0
09-787	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
09-891		ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
09-906		ARCH INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-922		ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
09-931		ARCH INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE		0
09-827	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
09-881	3548	ATHENA ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
09-958		AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
09-963		AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
09-956		AXIS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
09-917	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS		
09-795		BCS INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	EVENT TICKET PROTECTION	0
09-863		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	ARCHITECTS & ENGINEERS MEDIA TECH	
09-892		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	AFB TECHNOLOGY & PROFESSIONAL LIABILITY	
09-842	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-894		DELOS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	1.1

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09-811		DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
09-937	0038	FEDERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE	
09-872	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
09-873	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
09-828	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
09-943		FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
09-857	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-946		GRANGE INSURANCE ASSOCIATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
09-843	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-798		GREAT WEST CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
09-885	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
09-886	0091	HARTFORD CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
09-887	0091	HARTFORD FIRE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
09-888	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
09-918	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIABILITY	FORMS		
09-880		INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	
09-907		INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-5
09-919	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIABILITY	FORMS		

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09-844	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-953		LANCER INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	LONG HAUL TRUCKING	-3.6
09-878		LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	LIBERTY MUTUAL PROPERTY RM SELECT POLICY	0
09-962		LIG INSURANCE CO., LTD., UNITED STATES BRANCH	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	0
09-762	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-847	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-865	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	TRUCKERS	0
09-869	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-933	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
09-790		MARKEL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	EXOTIC ANIMAL MORTALITY	0
09-810		NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
09-829	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
09-845	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-928		NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIABILITY	RATE	ARF08-RECREATIONAL VEHICLE	0
09-960	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FARM & RANCH	0
09-965	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-RECREATIONAL VEHICLE	
09-961	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FARM & RANCH	0
09-846	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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09-792	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE		0
09-800	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-875	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
09-932		NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-ALLIANCE MEMBER SERVICES	0
09-944		NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE	ALLIANCE MEMBER SERVICES	4.13
09-793	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE		0
09-801	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-876	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
09-938	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE	
09-893	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
09-895	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
09-920	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS		
09-939	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE	
09-763	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-848	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-866	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	TRUCKERS	0
09-870	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-934	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0

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09-764	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-849	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
09-867	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	TRUCKERS	0
09-871	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-935	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
09-890		PLAZA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM		0
09-861		QBE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	CUSTOMER STORAGE INSURANCE	
09-858	0796	REGENT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-898		RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DIRCTORS AND OFFICERS	
09-835		SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
09-850		SOUTHERN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR.8A-ARF08-SOUTHERN 1	4.42
09-851	3489	SOUTHERN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-SOUTHERN 1	
09-791		SPARTA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS		
09-882	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
09-883	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
09-884	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
09-855		TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
09-785		TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	BOP - MASTERPAC	-17.8

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09-889	0091	TWIN CITY FIRE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
09-837	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
09-839	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
09-838	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
09-840	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
09-940	0038	VIGILANT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE	
09-903		VINTAGE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ARF08-NON-STANDARD	0
09-941	0761	VINTAGE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-NON-STANDARD	
09-921	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS		
09-879		WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RATE	NONE	45.83
09-794	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE		0
09-802	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
09-877	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
09-788	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
09-789	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

**123 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS**

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